

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
 )  
Steven E. Keffer )  
Julie A. Keffer, ) Case No. 19-21546 CMB  
Debtors ) Chapter 13  
 ) Related to Doc. No. 71

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

☐ a motion to dismiss case or certificate of default requesting dismissal

☒ a plan modification sought by: Debtor

☐ a motion to lift stay as to creditor

☐ Other:

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

☐ Chapter 13 Plan dated

☒ Amended Chapter 13 Plan dated February 2, 2021

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

☒ Debtor's Plan payments shall be changed from \$ 1,975.00 to  
\$ 2,315.00 per month, effective April 2022 ; and/or the Plan term shall  
be changed from months to months. .

☐ In the event that Debtor fails to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor's Counsel a notice of default advising the Debtors that he has 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fails to cure the defaults in payments after having been provided notice

under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

☐ Debtor shall file and serve on or before .

☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.

☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

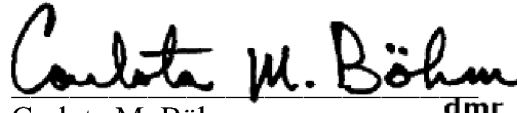
☒ Other: The priority administrative claim of Peoples Natural Gas Company is to be paid at a rate of \$263.73 per month. Legal fees of \$1,000.00 have been added.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

**SO ORDERED**, this 31<sup>st</sup> day of March, 2022.



Carlota M. Böhm <sup>dmr</sup>  
Chief United States Bankruptcy Court Judge

Stipulated by:

/s/ Abagale Steidl

Counsel to Debtors  
Abagale Steidl, Esquire  
STEIDL & STEINBERG  
28<sup>th</sup> Floor-Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 319217  
asteidl@steidl-steinberg.com

Stipulated by:

/s/ Owen Katz

Counsel to Chapter 13 Trustee

FILED  
3/31/22 2:29 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Steven E. Keffer  
Julie A. Keffer  
Debtors

Case No. 19-21546-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 31, 2022

User: auto  
Form ID: pdf900

Page 1 of 6  
Total Noticed: 91

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2022:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Steven E. Keffer, Julie A. Keffer, 1355 Main St., Latrobe, PA 15650-2261   |
| cr       | + SPECIALIZED LOAN SERVICING LLC, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067   |
| cr       | + Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  |
| 15034582 | ++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413 |
| 15034591 | + CBCS, PO Box 2724, Columbus, OH 43216-2724   |
| 15034584 | + Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546   |
| 15034596 | + Court of Common Pleas of Westmoreland Co, 2 N Main St, Mezzanine, Room 3, Greensburg, PA 15601-2405  |
| 15034601 | Credit One Bank, PO Box 2856, Chesapeake, VA 23327-2856  |
| 15034605 | Everest Receivable Svcs, Matrix Credit Card, 2351 N. Forest Road, Suite 100, Getzville, NY 14068-9902  |
| 15034606 | Excelsa Health Medial Group, PO Box 645189, Pittsburgh, PA 15264-5189  |
| 15034607 | Excelsa Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189   |
| 15053874 | + First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002   |
| 15034618 | + Fnb Omaha, 1620 Dodge St, Omaha, NE 68197-0003   |
| 15034619 | Hanger Clinic, 62857 Collection Center Drive, Chicago, IL 60693-0628   |
| 15034620 | Indiana Healthcare Physician Services, 640 Kolter Drive, Indiana, PA 15701-3570  |
| 15034631 | + MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208   |
| 15034637 | + Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760  |
| 15034638 | + Phillips & Cohen, 1002 Justison Street, Wilmington, DE 19801-5148  |
| 15034644 | + Ratchford Law Group, 409 Lackawanna Avenue, Suite 320, Scranton, PA 18503-2062   |
| 15034645 | + Regional Acceptance Corp, 4770 Duke Dr, Mason, OH 45040-9376   |
| 15162417 | + Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720  |
| 15034650 | + Target, Po Box 673, Minneapolis, MN 55440-0673   |
| 15034652 | + Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475  |
| 15061600 | UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973   |
| 15071370 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123   |
| 15034657 | Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Pittsburgh, PA 15219-1842  |

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| cr       | + Email/PDF: acg.acg.ebn@aisinfo.com              | Mar 31 2022 23:37:04 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr       | + Email/PDF: rmscedi@recoverycorp.com             | Mar 31 2022 23:37:05 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| cr       | + Email/Text: SLSBKNotices@nationalbankruptcy.com | Mar 31 2022 23:30:00 | SPECIALIZED LOAN SERVICING LLC, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067                               |

District/off: 0315-2

User: auto

Page 2 of 6

Date Rcvd: Mar 31, 2022

Form ID: pdf900

Total Noticed: 91

|          |  |                      |   |
|----------|--|----------------------|---|
| 15065029 | Email/Text: bnc@atlasacq.com                           | Mar 31 2022 23:30:00 | Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666                                   |
| 15034577 | Email/Text: kristin.villneauve@allianceoneinc.com      | Mar 31 2022 23:30:00 | Alliance One, PO Box 3110, Southeastern, PA 19398-3110  |
| 15034579 | + Email/Text: bk@avant.com                             | Mar 31 2022 23:31:00 | Avant, LLC, 222 N. LaSalle Street, Suite 1700, Chicago, IL 60601-1101                                 |
| 15067069 | + Email/Text: bknotices@totalcardinc.com               | Mar 31 2022 23:30:00 | Bank of Missouri, 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657                                  |
| 15034581 | + Email/Text: BarclaysBankDelaware@tsico.com           | Mar 31 2022 23:30:00 | Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801                  |
| 15034580 | + Email/Text: BarclaysBankDelaware@tsico.com           | Mar 31 2022 23:30:00 | Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  |
| 15039308 | Email/PDF: resurgentbknotifications@resurgent.com      | Mar 31 2022 23:36:54 | CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                        |
| 15034586 | Email/PDF: AIS.cocard.ebn@aisinfo.com                  | Mar 31 2022 23:37:13 | Capital One, 15000 Capital One Dr, Richmond, VA 23238   |
| 15034593 | + Email/Text: Webcollex@ebn.phinsolutions.com          | Mar 31 2022 23:30:00 | CKS Financial, PO Box 2856, Chesapeake, VA 23327-2856   |
| 15075559 | Email/Text: BKPT@cfna.com                              | Mar 31 2022 23:30:00 | CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011  |
| 15034588 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                | Mar 31 2022 23:36:53 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                            |
| 15067806 | + Email/PDF: acg.acg.ebn@aisinfo.com                   | Mar 31 2022 23:37:04 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360             |
| 15034590 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 31 2022 23:37:13 | Capital One Bank, c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952          |
| 15047134 | Email/PDF: AIS.cocard.ebn@aisinfo.com                  | Mar 31 2022 23:37:04 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15068851 | Email/PDF: bncnotices@becket-lee.com                   | Mar 31 2022 23:37:13 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                         |
| 15034594 | + Email/Text: mediamanagers@clientservices.com         | Mar 31 2022 23:30:00 | Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816                              |
| 15034595 | + Email/Text: bankruptcydpt@mcmcg.com                  | Mar 31 2022 23:30:00 | Comenity Capital Bank, c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709        |
| 15034597 | + Email/Text: ebnnotifications@creditacceptance.com    | Mar 31 2022 23:30:00 | Credit Acceptance, Po Box 5070, Southfield, MI 48086-5070   |
| 15034598 | + Email/Text: ebnnotifications@creditacceptance.com    | Mar 31 2022 23:30:00 | Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331                       |
| 15034599 | + Email/Text: BKPT@cfna.com                            | Mar 31 2022 23:30:00 | Credit First National Association, 6275 Eastland Rd, Brookpark, OH 44142-1399                         |
| 15034600 | + Email/Text: BKPT@cfna.com                            | Mar 31 2022 23:30:00 | Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315           |
| 15034602 | Email/Text: mrdiscen@discover.com                      | Mar 31 2022 23:30:00 | Discover Financial, Po Box 15316, Wilmington, DE 19850  |
| 15039027 | Email/Text: mrdiscen@discover.com                      | Mar 31 2022 23:30:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                          |
| 15034604 | Email/Text: bankruptcyntices@dcicollect.com            | Mar 31 2022 23:31:00 | Diversified Consultants, Inc., P.O. Box 551268, Jacksonville, FL 32255-1268                           |

District/off: 0315-2

User: auto

Page 3 of 6

Date Rcvd: Mar 31, 2022

Form ID: pdf900

Total Noticed: 91

|          |  |                      |   |
|----------|--|----------------------|---|
| 15034610 | Email/Text: BNSFN@capitalsvcs.com                    | Mar 31 2022 23:30:00 | First National Bank/Legacy, 500 East 60th St North, Sioux Falls, SD 57104                                     |
| 15034611 | Email/Text: BNSFN@capitalsvcs.com                    | Mar 31 2022 23:30:00 | First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117                              |
| 15034608 | + Email/Text: data_processing@fin-rec.com            | Mar 31 2022 23:30:00 | Financial Recovery Services, PO Box 4115, Concord, CA 94524-4115  |
| 15034609 | + Email/Text: JCAP_BNC_Notices@jcap.com              | Mar 31 2022 23:31:00 | Fingerhut Advantage, c/o Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303-2198           |
| 15034612 | + Email/PDF: ais.fpc.ebn@aisinfo.com                 | Mar 31 2022 23:37:04 | First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145   |
| 15034615 | + Email/PDF: ais.fpc.ebn@aisinfo.com                 | Mar 31 2022 23:37:04 | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524                                 |
| 15059958 | Email/Text: JCAP_BNC_Notices@jcap.com                | Mar 31 2022 23:31:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617   |
| 15034621 | Email/Text: JCAP_BNC_Notices@jcap.com                | Mar 31 2022 23:31:00 | Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302  |
| 15034622 | + Email/Text: PBNCNotifications@peritussservices.com | Mar 31 2022 23:30:00 | Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660                                   |
| 15034624 | + Email/Text: PBNCNotifications@peritussservices.com | Mar 31 2022 23:30:00 | Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  |
| 15039307 | Email/PDF: resurgentbknotifications@resurgent.com    | Mar 31 2022 23:36:54 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                        |
| 15034626 | + Email/PDF: resurgentbknotifications@resurgent.com  | Mar 31 2022 23:36:54 | LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269  |
| 15034627 | + Email/PDF: resurgentbknotifications@resurgent.com  | Mar 31 2022 23:36:54 | LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497                     |
| 15044752 | Email/PDF: MerrickBKNotifications@Resurgent.com      | Mar 31 2022 23:36:53 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368                             |
| 15055247 | + Email/Text: bankruptcy@sccompanies.com             | Mar 31 2022 23:30:00 | Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849                            |
| 15034628 | + Email/PDF: MerrickBKNotifications@Resurgent.com    | Mar 31 2022 23:37:12 | Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001  |
| 15034630 | + Email/PDF: MerrickBKNotifications@Resurgent.com    | Mar 31 2022 23:36:53 | Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001                            |
| 15056450 | + Email/Text: bankruptcydpt@mcmcg.com                | Mar 31 2022 23:30:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011   |
| 15034639 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 31 2022 23:36:54 | Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502   |
| 15075818 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 31 2022 23:37:05 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541   |
| 15059059 | + Email/Text: ebnpeoples@grblaw.com                  | Mar 31 2022 23:30:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828 |
| 15034640 | + Email/PDF: rmscedi@recoverycorp.com                | Mar 31 2022 23:37:05 | Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021  |
| 15056882 | + Email/Text: JCAP_BNC_Notices@jcap.com              | Mar 31 2022 23:31:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999         |
| 15034643 | + Email/Text: ngisupport@radiusgs.com                | Mar 31 2022 23:30:00 | Radius Global Solutions, PO Box 390916, Minneapolis, MN 55439-0911  |

District/off: 0315-2

User: auto

Page 4 of 6

Date Rcvd: Mar 31, 2022

Form ID: pdf900

Total Noticed: 91

|          |  |                      |  |
|----------|--|----------------------|--|
| 15034646 | + Email/PDF: RACBANKRUPTCY@BBANDT.COM                  | Mar 31 2022 23:48:17 | Regional Acceptance Corp, Attn: Bankruptcy, 1424 E Fire Tower Rd, Greenville, NC 27858-4105        |
| 15040668 | + Email/PDF: RACBANKRUPTCY@BBANDT.COM                  | Mar 31 2022 23:48:17 | Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847                                |
| 15034648 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 31 2022 23:36:54 | SYNCB/Walmart, c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952          |
| 15061286 | + Email/Text: bncmail@w-legal.com                      | Mar 31 2022 23:31:00 | SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132      |
| 15034647 | + Email/Text: bankruptcy@sccompanies.com               | Mar 31 2022 23:31:00 | Seventh Avenue, 1112 Seventh Avenue, Monroe, WI 53566-1364   |
| 15034649 | + Email/Text: bankruptcydpt@mcmcg.com                  | Mar 31 2022 23:30:00 | Synchrony Bank, c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709            |
| 15035158 | + Email/PDF: gecsed@recoverycorp.com                   | Mar 31 2022 23:37:04 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021       |
| 15061304 | + Email/Text: bncmail@w-legal.com                      | Mar 31 2022 23:31:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 15034650 | + Email/Text: bncmail@w-legal.com                      | Mar 31 2022 23:30:00 | Target, Po Box 673, Minneapolis, MN 55440-0673   |
| 15034652 | + Email/Text: bncmail@w-legal.com                      | Mar 31 2022 23:30:00 | Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475                                  |
| 15034654 | + Email/Text: media@trueaccord.com                     | Mar 31 2022 23:31:00 | True Accord, 303 Second Street, Suite 750, South Tower, San Francisco, CA 94107-1366               |
| 15034655 | + Email/Text: Great_Lakes_EBN_Docs@nelnet.net          | Mar 31 2022 23:30:00 | US Department of Education/Great Lakes, 2401 International Lane, Madison, WI 53704-3121            |
| 15034656 | + Email/Text: Great_Lakes_EBN_Docs@nelnet.net          | Mar 31 2022 23:30:00 | US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860      |
| 15070670 | Email/PDF: ebn_ais@aisinfo.com                         | Mar 31 2022 23:36:54 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457                      |
| 15034658 | Email/Text: bankruptcy@firstenergycorp.com             | Mar 31 2022 23:30:00 | West Penn Power, PO Box 3687, Akron, OH 44309-3687   |
| 15065372 | + Email/Text: bankruptcy@firstenergycorp.com           | Mar 31 2022 23:30:00 | West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248  |
| 15034659 | + Email/Text: admin@rosebudlending.com                 | Mar 31 2022 23:31:00 | ZocaLoans, PO Box 1147, Mission, SD 57555-1147   |

TOTAL: 68

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | Ditech Financial, LLC  |
| cr       | *+            | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  |
| cr       | *+            | Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067   |
| cr       | *+            | Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067  |
| 15034583 | *P++          | CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413 |
| 15034587 | *P++          | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238          |
| 15034592 | *+            | CBCS, PO Box 2724, Columbus, OH 43216-2724   |
| 15034585 | *+            | Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546   |

District/off: 0315-2

User: auto

Page 5 of 6

Date Rcvd: Mar 31, 2022

Form ID: pdf900

Total Noticed: 91

|          |     |   |
|----------|-----|---|
| 15034589 | *+  | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                  |
| 15068852 | *   | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701               |
| 15034613 | *+  | First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145                           |
| 15034614 | *+  | First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145                           |
| 15034616 | *+  | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524               |
| 15034617 | *+  | First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524               |
| 15034623 | *+  | Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660                 |
| 15034625 | *+  | Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120                      |
| 15034629 | *+  | Merrick Bank/CardWorks, Po Box 9201, Old Bethpage, NY 11804-9001                            |
| 15034635 | *+  | MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048 |
| 15034636 | *+  | MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048 |
| 15034632 | *+  | MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208          |
| 15034633 | *+  | MidAmerica Bank & Trust Company, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208          |
| 15034641 | *+  | Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021                                    |
| 15034642 | *+  | Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021                                    |
| 15034651 | *+  | Target, Po Box 673, Minneapolis, MN 55440-0673  |
| 15034653 | *+  | Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475                           |
| 15034578 | ##+ | American Credit Financial, PO Box 23, Norcross, GA 30091-0023                               |
| 15076129 | ##  | Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046                                  |
| 15034603 | ##  | Ditech Financial, LLC, PO Box 15009, Tempe, AZ 85284-0109                                   |
| 15034634 | ##+ | MidAmerica Bank & Trust Company, Attn: Bankruptcy, 216 West Second St, Dixon, MO 65459-8048 |

TOTAL: 1 Undeliverable, 24 Duplicate, 4 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 02, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2022 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Abagale E. Steidl                   | on behalf of Joint Debtor Julie A. Keffer asteidl@steidl-steinberg.com<br>julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com |
| Abagale E. Steidl                   | on behalf of Debtor Steven E. Keffer asteidl@steidl-steinberg.com<br>julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com      |
| Brian Nicholas                      | on behalf of Creditor Ditech Financial LLC bnicholas@kmlawgroup.com   |
| Jeffrey Hunt                        | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com   |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov   |
| Ronda J. Winnecour                  | cmecf@chapter13trusteewdpa.com  |
| S. James Wallace                    |   |



District/off: 0315-2

User: auto

Page 6 of 6

Date Rcvd: Mar 31, 2022

Form ID: pdf900

Total Noticed: 91

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [PNGbankruptcy@peoples-gas.com](mailto:PNGbankruptcy@peoples-gas.com)

TOTAL: 7